

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

IN RE: : Chapter 13  
: Bankruptcy No. 19-12843  
JOHN S. CARNES, JR. :  
Debtor :  
:

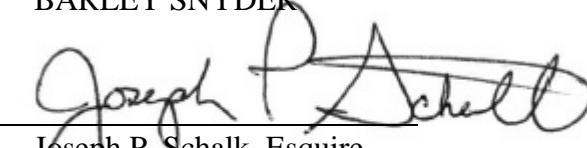
**CERTIFICATE OF NO RESPONSE WITH RESPECT  
TO MOTION TO APPROVE COMMERCIAL LOAN MODIFICATION AGREEMENT**

I, Joseph P. Schalk, Esquire, hereby certify that the period during which parties in interest had to answer or object to the Motion of Truist Bank, formerly known as Branch Banking and Trust Company to Approve Commercial Loan Modification, after service thereon, exclusive of the date of service, has expired and no answer or objection has been filed and/or served upon Joseph P. Schalk, Esquire.

The hearing scheduled for March 31, 2020 at 11:00 a.m. will not be necessary due to the filing of this Certificate.

BARLEY SNYDER

Dated: March 30, 2020

By: 

Joseph P. Schalk, Esquire  
Attorneys for Movant  
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